

APR 30 2004

OFFICIAL

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Rhonda Dunn
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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In re Application of: Banaugh et al.

Docket No.: WELL0011

Serial No. : 09/703,357

Art Unit: 3624

Filed: 31 October 2000

Examiner: Kyle, Charles R.

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Title: Method and Apparatus for Integrated Payments Processing and Decisioning for Internet Transactions

April 30, 2004

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Mail Stop Non-Fee Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

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RESPONSE

Sir:

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This is a Response to the Office Action, mailed January 30 2004, for the above-identified patent application. Amendment to the claims is attached hereto.